BUSINESS TOURIAL

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years here, this is definitely the

'bell cow.' It's a great fit and will do

tivity he's been pushing for on the

He also said it's the type of ac-

so much for the community."

BOATING ON BACK

Boatin

SERVING THE LAKE OF THE OZARKS & SURROUNDING COMMUNITIES

VOL. 18 -- ISSUE 11

NOVEMBER, 2022

Oasis at Lakeport to open Summer 2024

By Nancy Zoellner

While not all of the plans have been nailed down yet, Oasis at Lakeport, a \$300-million family resort and entertainment district planned for Osage Beach, seems to check all the boxes on the community's wish list.

The project is to be built by St. Louis-based SkyView Partners and Tegethoff Development on a 26-acre Lakeport property at Highway 54 and Jeffries Road adjacent to the Grand Glaize Bridge. The land was acquired by Big Thunder Marine in 2021.

With amusement rides that include a roller coaster, thrill and family rides and a 200-foot-tall observation wheel, attractions, hotels, restaurants, an amphitheater, marina, and boardwalk, it is sure to become a premier Osage Beach tourist destination. This development group designed the theme park for Margaritaville In Biloxi, Mississippi as well as several others, according to Osage Beach City Planner Cary Patterson.

"We've been working with the developers for quite a while on this and some of those discussions have been about a big Christmas festival with everything decorated in lights and special food and drinks that are typical for that time of year – similar to what Silver Dollar City does," Patterson said. "Although ice or snow might limit the use of the amusement park, I think the idea is to operate year round. They also talked about a fountain light show and a big July 4th celebration. In my 24

hind it is very much in tune with our past - with the Fort of the Osage, the Wild Mouse, and Wet Willies. We've been hearing for so long that we need to get back to having more family activities things that people of all ages come to Lake of the Ozarks to enjoy."

A release from the city said the developers plan to break ground in 2023 and open in the summer of 2024.





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Laws vary regarding disposal of the colors



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Could be a chance to join Law Enforcement



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Gift-giving has never been easier. Pg. 20

Tech & Lifestyles

Your dose of cool gizmos and gadgets. Pg. 15

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Crossword

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at each corner of the Grand Glaize Bridge. "They have the vision of doing something above and beyond on a much grander scale, but the design and the ideology beand we need more housing. We are smack dab in the middle of a number of projects that are really going to answer those requests while still offering all those other "Oasis at Lakeport will be an offering unlike any other in the region. We are excited about the opportunity to form a partnership continues on page 25

Turn to Page 18 for this month's

As The Lake Churns.com

All the information you need to make the right decisions in the current market. When the waters get choppy, you can trust C. Michael Elliott to help you navigate the Lake area real estate channels.



BUSINESS JOURNAL

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(573) 348-1958 • Fax: (573) 348-1923

Greg Sullens, GSM (573) 280-1154
Robert Mills, Marketing Consultant (931) 801-5731
Journalsales@mix927.com
www.lakebizjournal.com • lakebusjournal@gmail.com

Publisher: Denny Benne • Editor: Darrel Willman Writers: Nancy Zoellner and Darrel Willman.

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Armchair Pilot

By Nancy Zoellner

THE SNAKE THAT slithered up the aisle on a recent flight from Tampa to Newark wasn't an escaped "support animal." It was actually a stowaway and one that was quickly removed from the plane once it landed, according to a United spokesperson. However, it could have been considered an emotional support animal prior to 2020, when the U.S. Department of Transportation created a rule to amend the Air Carrier Access Act. In fact, peacocks and ponies were even allowed prior to the change, which now only allows a dog, "regardless of breed or type, that is individually trained to do work or perform tasks for the benefit of a qualified individual with a disability, including a physical, sensory, psychiatric, intellectual, or other mental disability."

BOOK YOUR FLIGHT now for holiday travel before the costs go any higher. That's the advice being handed up by air travel experts. Officials with American, Delta and United have said they are seeing a higher demand for travel than expected and that's resulting in fares that are as much as 40 percent more over this time last year. According to information shared by NPR, while airlines didn't provide figures for their advance bookings, industry experts and online travel booking sites say the number of people flying over the November and December holidays this year could be at or above pre-pandemic levels. As in the past, flying out earlier and staying longer at Grandma's could lower the cost significantly.

REMEMBER THE excitement of meeting loved ones at the gate? According to a story in Travel & Leisure online magazine, an air-



port in California is adding a new program that allows non-travelers

to secure an online visitor pass and access the post-security side of the terminal. Non-travelers will have to fill out an online application within seven days of their intended visit. Once approved, the free pass will be emailed to them. Printed passes will not be accepted. These non-travelers, which will have to follow the same guidelines as travelers, will then be able to either greet loved ones at the gate or hang out with them before they depart. A spokesman for the Ontario International Airport, located about 40 miles east of Los Angeles, said they hope to bring back the decades-old experience of meeting friends and family as they get off the plane, "in a safe and secure manner."



TO HELP INFREQUENT flyers deal with the stresses of airport security, Travel & Leisure put together a list of traveler dos and don'ts. Do come prepared with the documents needed to board your flight: identification, boarding pass and passport, if traveling internationally, and put them in a small pouch kept where they'll be readily available. Don't forget to check the expiration date on your passport - some countries require a passport that doesn't expire for six months. Allow plenty of time. With traffic returning to pre-covid levels, coupled with staffing shortages at many airports, things are moving a little slower than normal. To that end, If you fly more than once or twice a year, invest in TSA PreCheck or Global Entry which, in some cases, allow you to be screened in five minutes or less. Don't dress in uncomfortable clothes or wear shoes with a lot of straps and ties, which will hold up the security screening line or pack prohibited items. Check the TSA website to see what is and isn't al-

MAXIMIZE YOUR TRAVEL spending with help from You Need a Budget, a money management app that can help you gain control of your money. Recommended by The Points Guy, the app helps you establish a travel budget, then save for your trip using the envelope method, where cash is placed into different envelopes designat-

ed for different types of purchases – tickets, dining out, entertainment, etc. It takes some willpower but if you can stick with the plan, you can travel without fretting over how you're going to pay the bills when you get back home.

WANT TO SPEND a little to potentially save a lot? Over-packers could avoid last minute extra charges at the airport by using the Longang Digital Luggage Scale. According to Travel & Leisure, the scale, which is sold on Amazon (and would make the perfect gift for your favorite traveler), allows you to weigh bags at home to avoid checking overweight bags – and paying checked bag fees.

A LOT HAS CHANGED around the world over the past few weeks and that has kept the U.S. State Department busy updating travel advisories. While most have to do with countries reopening as they recover from the pandemic, some of the updates are due to increased threats. One of those encourages travelers to exercise increased caution in France, Spain, the United Kingdom and Italy due to the threat of terrorism and civil unrest. Those visiting Italy are also advised "always be aware of their surroundings when traveling to tourist locations and crowded public venues." Another alert published in mid-October for France warns that strikes by employees in the French fuel industry have led to fuel shortages around that country. Crime continues to plague several states in Mexico, reeling from the loss of tourism dollars due to covid, and Santo Domingo in the Dominican Republic. Crime and has also caused the State Department to advise Americans to reconsider travel to Jamaica, where warnings include tourist-friendly parts of Montego Bay.

WHEREVER YOU PLAN to travel, it's wise to first check with the State Department at travel.state. gov and then enroll in the Smart Traveler Enrollment Program (STEP), a free service to allow U.S. citizens and nationals traveling and living abroad to enroll their trip with the nearest U.S. Embassy or Consulate. By enrolling, travelers receive important information from the Embassy about safety conditions in their destination country, helping them make informed decisions about their travel plans. Enrollment also helps the U.S. Embassy contact enrollees in an emergency, whether natural disaster, civil unrest, or family emergency and it helps family and friends get in touch with them in an emergency.



































































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Lake area outskirts may finally get internet

Residents of the Lake of The Ozarks Council of Local Governments (LOCLG) region serving the counties of Camden, Laclede, Miller and Morgan will have an opportunity to weigh in on state plans to get every Missourian online when officials from the Missouri Office of Broadband Development visit Camdenton City Hall from 2 to 4 p.m. on Thursday, November 17.

The meeting is being hosted by LOCLG, which provides a variety of economic development and planning services for local governments and communities within the region.

The State of Missouri is expected to receive more than \$500 million through two components of the Infrastructure Investment and Jobs Act (IIJA): the Broadband Equity, Access, and Deployment (BEAD) program and the Digital Equity Act program. BEAD represents an unprecedented investment in broadband infrastructure across the state of Missouri. DEA addresses noninfrastructure barriers to getting online, like the inability to afford internet service or devices or digital skills deficits.

The funds from these two programs will be used to implement the state's recently announced Connecting All Missourians ini-

"All across the state, communities struggle when they cannot take full advantage of the opportunities offered by the digi-

"All across the state, commulenges in your area, we need to hear from you."

Meeting attendees will hear from OBD officials about the

the situation in their region: the specific challenges faced by residents who struggle to access the internet and the local resources, strategies, and know-how that can be used to overcome them.

The OBD is partnering with the state's 19 Regional Planning Councils and the University of Missouri in its planning efforts for the Connecting All Missourians initiative. For more information about engagement opportunities associated with this planning effort, visit ded2. mo.gov/connecting-all-missourians.

The OBD is an office of the Missouri Department of Economic Development. Along with BEAD and DEA funding, the American Rescue Plan (ARPA) brought an additional \$265 million in broadband funding to the state. OBD is currently reviewing applications for projects under this round of funding.

The Office of Broadband Development can be reached at broadband@ded.mo.gov. Those who will need special assistance should contact the LOCLG office at 573-346-5692 so that they can accommodate those needs.



tiative. Both topics are on the agenda as OBD officials travel the state to hear from Missourians about how this money should be spent. Their input will be incorporated into the state's plans for BEAD and DEA funds.

tal economy," said BJ Tanksley, Director of the Office of Broadband Development. "We understand that those opportunities look different in different parts of the state. In order to design programs that address the chalConnecting All Missourians initiative and measures local communities can take now to prepare themselves for this round of funding opportunities.

In turn, OBD officials want to hear from attendees about

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The Lake area is awash with new residential developments, particularly condominiums. However, along with this comes a wave of challenges for condominium and homeowners associations. All too often, developers of new construction projects cut corners to reduce costs and avoid delays.

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THE CHOICE OF A LAWYER IS AN IMPORTANT DECISION AND SHOULD NOT BE BASED SOLELY UPON ADVERTISEMENTS.

New regs making it harder to hire new drivers

By Nancy Zoellner

As of February 7, 2022, all new Commercial Driver License (CDL) applicants and those applying for a license upgrade are required to have completed an Entry Level Driver (ELDT) program instructing them on theory and performance behind the wheel before they are allowed to move on to skills testing with, in this state, the Missouri State Highway Patrol or a Missouri third-party tester and licensing with the Missouri Department of Revenue.

The regulations cover those applying for a Class A or B CDL or Class C CDL with school bus, passenger, or hazardous material endorsements for the first time to work in both the public and private sector nationwide – not just in Missouri.

· Class A license allows holders to drive multiple types of commercial trucks and tractor trailers.

· Class B license allows operation of straight trucks, box trucks (like delivery trucks), large buses (such as school buses and city buses, and tourist buses), and dump trucks with small trailers.

· Class C license allows the driver to operate any vehicle that is designed to transport 16 or more passengers (including the driver) as well as vehicles used in the transportation of materials classified as hazardous in the Hazardous Materials Transportation Act.

The change was initially approved by the Federal Motor Carrier Safety Administration (FMC-SA) in 2016 to ensure commercial drivers met training standards, which would make the roads safer. The kickoff was delayed to allow states to update their new training registry and give state licensing entities time to update their computer systems.

Matt Michalik, public works director for the city of Lake Ozark, said the new mandate is going to make it even more difficult for him to fill openings.

Everyone in his department is required to have a CDL because the crew members take turns being on call and may need to drive a dump truck or a sewer pump truck if they get called out. In the past, his street superintendent trained the new hires, then they'd send them to the Missouri State Highway Patrol facility in Jefferson City to take the test.

"Sometimes they'd go up and pass it the first time and sometimes they'd fail and have to take the test over again – but the training was here so we could work with them. Now they have to be trained at an approved school," he said

Michalik said that Lake Ozark's Assistant City Administrator Harrison Fry learned that State Fair Community College (SFCC) created a Class A CDL truck driver training program that was currently being offered in Sedalia but would soon be available in Eldon.

According to the SFCC website, the four-week program includes one week of classroom theory instruction and three weeks of Behind the Wheel (BTW) range skills and driving time. "As your driving abilities progress, you will drive in increasing amounts of traffic, on different types of roads and under varied road conditions. Both low-use and high-use docks are used for practice. You will be re-

quired to pass a motor vehicle background check to be accepted by SFCC's insurance."

The cost of the training course is \$5,210 plus \$102.50 for permit and licensure fees. New classes begin monthly, and two weeks prior to the start of class, students will need to have all paperwork completed, they must have their CDL permit and pass drug and health screenings. All tuition is due by the first day of class. Because class size will be limited to a 3-to-1 ratio, the wait time to take the class could be lengthy.

"There's just no getting around it so we included money in the 2023 budget to cover the cost of training. I'm two employees short so we put \$5,210 in the transportation budget and \$5,210 in our wastewater budget. The city will also pay their salary while attending the class," he said, adding that while they haven't put the employment agreement together yet, the plan is to pattern it after the police department agreement, used when they hire someone who is not yet POST certified and the city pays to send that person through the law enforcement academy. "If we have a prospective candidate, we'll ask them to sign an employment agreement that states they'll stay on for a certain number of years or repay a portion of the training class costs."

The city will also have to determine how they will handle "no-shows" because while certain fees and the tuition have to be paid in advance, full refunds – minus a 10-percent service fee – will only be given with 21 business days' notice. Cancellations within 21 business days or less get only a credit that is good for 12 months. Those who do not cancel and do not attend, are still responsible for payment.

"My concern is that we'll have the same problems as the police department. We'll hire someone and put them through the training, they'll work here long enough to fulfill their employment agreement, then go somewhere else where they can make more money," Michalik said. "And then we'll be right back to square one."



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Press Releases



The Camdenton Area Chamber of Commerce recently held a ribbon-cutting ceremony for Firefly Valley Farms Coffee Roasters & Beverage Solutions on Friday, October 14th at their new location at 527 Business Route 5 in Camdenton, MO. Many were in attendance for this event and enjoyed beverage sampling, touring the warehouse, and shopping their large selection of beverage and gift items. For more information about Firefly Valley Farms please call 573-836-3161 or visit www.fireflyvalleyfarms.com

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Please remember to include photos if available, captions detailing the photographs and your information in Word (.doc) files

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Be alert: Dogs vs delivery workers can be an uneven match

By Nancy Zoellner

Christmas time is coming and that means package delivery will be on the rise. The death of an Amazon delivery driver last month in Excelsior Springs, Missouri just northeast of the Kansas City metropolitan area is a reminder that dogs sometimes aren't man's best friend – especially when that man is a delivery driver.

Ray County Sheriff Scott Childers said the driver arrived at the home around 5 p.m. He was found dead two hours later inside the customer's fenced-in yard after a neighbor reported an Amazon truck sitting in the same place for a long time. The sheriff said the Amazon driver had "a substantial amount of damage to his body very similar to that of canine bites."

The sheriff said he put the

provide safety tips to carriers and emphasize the need for increased owner responsibility. According to the USPD, more than 5,400 employees were victimized by dogs in 2021. To help decrease incidents, the USPS also developed Dog Attack Prevention Tips for Mail Carriers — How to Help Prevent Dog Attacks. The tips can be found at about.usps.com/postal-bulletin/2022/pb22599/html/cover.htm

A local mail carrier who was bit by a dog and almost attacked by another said he goes to work prepared.

"The postal service provides us with mace. I've only had to use it a couple times. Once was when I was walking up to a house and I didn't know they had a dog. I don't know the breed but it was aggressive and coming towards me. The hair on the back of its

"I didn't even see him. It wasn't a big dog but I had to go to the hospital," he said, adding that he knew the dogs were only doing what they instinctively knew what to do – protect their homes and their owners. "You can't blame the dogs. But when owners know they're going to get a package they should keep their dog inside or tied up."

A Lake-area UPS driver said he had experienced similar incidents with dogs on his route. He said he too had suffered a dog bite or two over the years but added that drivers who delivered in more rural areas, where more dogs are allowed to run loose, had even more stories to tell. "Most of the dogs on my route are fairly friendly but when they're protecting their territory, you just never know. People know when they're getting deliveries. They should be responsible pet owners and put their dogs someplace where they're not going to bite someone - or get hit with dog repellant."

According to Camden County's Animal Control Ordinance:

No person shall allow an animal to run at large in Camden County, Missouri. Any health official, animal control officer, or law enforcement officer is authorized to capture and impound any animal that may be found running or being at large in Camden County, Missouri. The ordinance also states that dog owners should take steps to protect other people, property and animals from injury or damage "regardless of whether such behavior is motivated by mischievousness, playfulness or ferocity."

Although a call to Amazon was not returned, soon after the incident, the company reportedly sent drivers a message that read:

"We want to help ensure you aren't surprised by our four-legged customers when on route, so be sure to check the Amazon Delivery App for the paw print icon in the 'Delivery Notes' indicating you should 'be aware of a dog at this stop.' If we know Fido is nearby, we'll add the paw print to give you a heads up. As always, contact the customer to help you with the pet, or 'Driver Support' in the Delivery App if you can't reach the customer."



dogs down after they acted aggressively toward emergency responders at the scene.

Earlier this year a postal worker and two others suffered serious injuries when they were attacked by three dogs at a home near Monett, Missouri, which is southeast of Joplin.

The United States Postal Service sponsors **National Dog Bite Awareness Week** each year to

neck stood up and it was barking and showing its teeth. I pulled my mace out and hit it right in the eyes and mouth and I backed up out of the yard and walked back to my truck. We are taught not to turn our backs on dogs and not to run," he said.

The dog bite occurred on another occasional when he was at a residence and a dog ran up from behind and bit him on the

Building an effective web *presence*

with Sandy Waggett of MSW Interactive Designs

Turn Your Website into a POWERFUL Lead Generator

As business owners, we know we need a website. We also invest in advertising to drive people to that website: radio, social media, billboards, TV, print, etc. But what happens next? Most business owners expect website visitors to call them. Unfortunately, that isn't realistic. In fact, only about 2% of website visitors decide to buy on their first visit. The other 98% are interested in your business, but they aren't ready to commit. If your website doesn't have a way to capture their information, then you could be losing a lot of potential business.

Most Effective Lead Generators

People don't want to be "sold to". They aren't ready to fill out a contact form or pick up the phone. Simply, they don't want to talk to a real person yet. At this point, they are in "research" mode. The best lead generator to capture website visitors' information is something low-commitment, like lead magnets.

What are Lead Magnets?

Lead magnets are highly visual downloads that include quality content your target demographic wants to know. A great lead magnet offers something valuable enough to your website visitors that they are willing to trade their email address for it. Implementing these on your website allows you to build an email list from the traffic that visits your website.

Designing Your Lead Magnets

When creating a lead magnet, you should think in terms of what content your target audience craves. Start by considering who visits your website and the problems you know they are having. Once you know the challenges they're facing, you can brainstorm downloadable resources that would help them address or overcome those

You're Collecting Leads and Building Your List... Now What?

Your lead magnet is up and run-



Sandy Waggett

ning, and you're collecting contact information from leads in your specific target market... Now it's time to follow-up. Every lead magnet on your website should be paired with a nurturing funnel to effectively build trust with your contacts and guide them into becoming a paying customer.

What is a Nurturing Funnel?

A nurturing funnel is an email campaign geared toward the people who downloaded your lead magnet. The purpose of these emails is to familiarize potential customers with how you solve their problem, make them feel comfortable enough to reach out and ask questions, and gently nurture them into investing with you. Another important aspect to any nurturing funnel is that it's fully automated. Manually sending multiple emails out to each lead would require a lot of detailed planning, time, and attention. Instead, an automated campaign fires off emails in an established sequence so you get to build relationships and convert business while you sleep.

If you have any questions about this topic, we are always happy to help!

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Please remember to include photos if available, captions detailing the photographs and your information in Word (.doc) files

Falling leaves are pretty but problematic

By Nancy Zoellner

The Lake area did it again. With leaves changing from green to all shades of orange, red and yellow, it provided everyone with what many would argue is the most beautiful scenery of the year.

But now that those leaves are falling, they're providing those in charge of keeping drainage ditches free with the most frustrating time of the year.

You could follow the USDA's advice and just leave the leaves. Their blog says leaves create a natural mulch that helps to suppress weeds while fertilizing the soil as it breaks down.

Lawncare and landscape experts agree that converting leaves into organic matter for the garden by composting them is the easiest way to get rid of them while also saving time and money. Organic matter can help with soil aeration, moisture retention and filtration, disease fighting and can even act as a fertilizer. Because leaves break down at different rates based on how thick they are, it's recommended that they are chopped up before being added to a compost pile and the easiest way to do that is to mow them. If you use your mower's grass catcher bag, you can then just dump them into your compost bin instead of raking them.

If you just don't like the look of leaves – chopped or whole – on your lawn, you can blow them in the ditch – but you can't leave them there if you live on Horseshoe Bend.

Kevin Luttrell, superintendent of the Horseshoe Special Road District, said a lot of people are under the false assumption that the road district provides leaf removal and they blow their leaves into the drainage ditches in front of their homes.

"We suck them up only where we have white riprap but we do not suck them up for homeowners. We also have a turbine blower and where it's non-residential, we'll blow them back in the woods. With all the trees, if we took care of all the leaves, that's all we'd be doing and we don't have the manpower, the equipment, or the budget," he said.

Luttrell said if people blow the leaves into the ditches, they also have to burn them. "Otherwise, when it rains the leaves get washed into the culvert pipes and plugs them up. That blocks the flow of the water and then when we have a hard rain, the ditches overflow and

we end up with flooded yards and homes. And yes - that's happened before."

When road district crew members find ditches filled with leaves they'll stop and talk to homeowners and explain the situation. If no one is home, they leave a letter that roads:

During our recent ditch line inspections, it has become evident that some homeowners are littering the ditch lines with leaves, twigs, and other debris which have caused clogged culverts. Clogged culverts can cause damage to your property, your neighbor's property and undermine the roadways. It is imperative that the culverts remain clear to allow water to flow freely.

Burning leaves and twigs are allowed in the ditch lines as long as it is 3 feet from the road asphalt. Burn Permits can be obtained from the Lake Ozark Fire Department.

Otherwise placing any debris in the ditch lines is not allowed and needs to be removed immediately. Material left by homeowners will be placed back on the homeowner's property. The Road District asks that homeowners refrain from littering in the ditch lines so that your tax dollars can be better served.

We enjoy serving you and hope that if you have any questions or concerns you will call the office between 8:00 a.m. and 4:00 p.m. Monday thru Thursday at 573-365-2832.

Lake Ozark no longer provides leaf removal service because they have nowhere to dispose of them. They stopped several years ago after leaves that were collected and dumped, caught fire. Their guidelines are the same as those used by the HBSRD.

Osage Beach provides leaf pickup service, which normally begins around Thanksgiving, for residents who live on City streets, but they too have guidelines:

Property owners should rake leaves to the ditch, road side, or edge of their property or bag them in special environmental leaf bags, which may be picked up at Public Works or City Hall. Leaves will only be picked up from city public roads; however, if bags are dropped off by these roads, they will be picked up.

The Transportation Department follows a schedule, weather permitting, which can be found at osagebeach-mo.gov/973/Leaf-Pick-Up. For more info, contact the

Public Works Department at 573-302-2020.

Leaves can't be dumped in the trash because Missouri law bans leaves, grass clippings and garden material from landfills. However, it is legal to burn leaves all around Lake of the Ozarks - but again - there are guidelines that must be

The wind must be below 10 miles per hour and humidity must be above 30% and temperature below 95.

The fire must be attended at all times, the person must have a hose and rake with them to attend to the fire, and the fire must be out by dark.

Fires must be at least 25 feet away from any structure and only yard waste can be burned - not plastics or other hydrocarbons.

You must call the fire district you are in for a burn permit on the day you wish to burn - not the day before.

If there are any complaints by neighbors or citizens, the fire will be extinguished by either the subject or the fire district.

When Red Flag conditions are announced or the Missouri State Fire Marshal's office issues a statewide burn ban, no burning is allowed.



LO asking for tax to be diverted

By Nancy Zoellner

On November 8, voters in Lake Ozark will be asked if revenue created by an existing ½-cent sales tax that had been earmarked for sewer improvements and extensions could also be used for water and road infrastructure improvements. The tax, which now generates approximately \$589,843 per year, was approved by voters in August 2005.

"Currently, that money can only be spent on sewer projects. This would not be a new tax rate. The goods you purchase in town are still going to have the same sales tax applied against them. This would just give the city more opportunities to spend that money on water & road projects as well," explained Harrison Fry, Lake Ozark assistant city administrator.

He said City Administrator David Mitchem was asked by the board earlier this year to see if there were any unused tools – revenue streams – the city could take advantage of to pay for road improvements.

"He identified this sales tax issue that could be taken back before the voters, and the board elected to put it in their hands, since our sewer mandate had been resolved," Fry said.

When voters approved the tax in 2005, the system was failing, as was evidenced by the spill in 2007 when a lift station malfunctioned and allowed between 10,000 and 15,000 gallons of raw sewage to flow into Lake of the Ozarks.

Former Mayor Johnnie Franzeskos said that's why he doesn't support the move.

"I've heard that Mayor Newberry thinks the Number 1 priority is streets but he hasn't been through what I went through, standing before a judge in federal court because our sewers weren't up to date and were failing. Sewers have to be the number one priority and that tax should not be diverted," he said. "The city has between 300 and 400 grinder pumps and lift stations that serve the community. All of those had to be upgraded or replaced to meet the court's order. The city did everything that was mandated so that wouldn't happen again - but those aren't going to last forever."

However, Fry said in addition to completing all the mandated repairs and replacements, which resolved the court order with DNR, the city has also gotten on a more consistent maintenance basis.

"Citizen concerns about ongoing costs to maintain the system and ensure that an issue like that never happens again are certainly valid," Fry said. "We've tried to address those issues as we've installed and upgraded our monitoring system and we are in a more preventative state now."

Last year, the city released a report that stated city officials were notified June 24 that a Satisfaction of Judgment had been filed with the Missouri Department of Natural Resources announcing that DNR would be closing its enforcement case.

Fry said that he and other staff members have regularly reminded the board of aldermen, committees, and other interested groups that if the voters approve this expansion in the capital improvement fund, spending the money needs to be "a balancing act."

"For the last 15 years, sewer has been the mandate – the city has put the money in that direction. For the last year and a half we've been in a more comfortable position. However, if this is approved, we need to be conscious of those aging systems and we need to be expanding water and sewer because we still have neighborhoods that don't have those services. That's something the whole team is conscious of in this conversation," Fry said.

He explained that the taxes are divided between four separate funds – general, sewer, transportation, and water operating funds. They each have their own unique tax revenues.

"Separate from all of those, we have the capital improvement fund that, to date, has just been allowed for sewer projects. Within that capital improvement fund, today we have a little more than \$2.3 million cash in reserve and that can be spent on expanding the system or doing things that expand the life of the system - not replacement of singular pumps, but you could do scaled improvements similar to the work we performed under the DNR mandate," Fry said, adding that was not inclusive of standing CDs. In addition, the city still has obligated funds within the account to finish up debt payments in the future.

"Then we also have the transportation, water, and sewer operating accounts, which is where we have employee payroll, pay for smaller maintenance projects, and we buy pieces of equipment necessary to do work out of those accounts," he said. "The balances in each of those accounts differ. If this tax revision is approved by the voters, it can be used to tackle more substantial infrastructure projects than the existing funds can support. If not, then we will keep investing in the sewer system capital projects."

The city has another ½-cent capital improvement tax that was approved by the voters in 2012 for any capital improvement expenditures but immediately after its passage, aldermen passed an ordinance restricting it to sewer.

"That was because they were taking out some debt to pay for mandated improvements and those loan granters want a guaranteed line of funding. Since the consent judgement has been cleared and our long-term capital improvement debt is nearing maturity, the current board voted to open up this tax to each of the three categories – and that has been occurring since," Fry said, adding, "If the voters say, 'Yes,' all of the newly collected money will go into this new account."

The Transportation Committee, a group of volunteers that is headed up by Michelle Zollman, has been searching for funding mechanisms to begin making repairs to Lake Ozark streets.

In October, aldermen also voted to change the code to add an additional monthly sewer pump fee which, according to the ordinance, "shall be utilized by the City for maintenance, repair and replacement of City owned sewer pumps."

"Although the timing of these two issues (the sewer pump fee increase and the redistribution of the tax) make it appear that they are related, they are not," Fry said. "The budget committee recommended the pump maintenance fee last November but we could not provide an accurate cost allocation model for the board until about two months ago. The funds used currently to pay for this pump maintenance are sourced from the sewer operations account, and not the capital improvement fund that this particular tax supports."

According to the ordinance, residential customers will see an additional \$1.50 added to their monthly bill. Commercial continues on page 12

A Matter of Trust

Are we heading into a recession, or not?

Are we there yet?

Oh, the familiar refrain that many parents endure this time of year while traveling. It is by now the familiar refrain that economists and investors are enduring daily. The question is a valid one and has implications for the economy at large. However, it is difficult to answer if the economy is there yet when the definition of "there" is up for debate.

There are two current definitions of a recession.

The first and most common is two consecutive quarters of Gross Domestic Product contraction. This is a technical recession, and the economy is already there. The second and official recession call comes from the National Bureau of Economic Research (NBER), more specifically from their business cycle dating committee. Per the CEO of NBER, they are typically 7 to 15 months behind calling the peaks and troughs of the business cycle, respectively, on average. Their mission is to be able to call the exact month that the business cycle turns, positive or negative, for comparison through time. If waiting for NBER's call the economy likely will pass there by the time we know about it. Also, important to note, NBER is not looking at the levels of the metrics they use but the rate of change in the metrics.

For a bit of context, the US has experienced nine recessions since 1958, with 2020 being the shortest. The decade between 1973 and 1983 endured three different recessions. Currently, in the US there are signs of slowing in the economy such as a decline in mortgage applications, sharp price decreases in commodities, reduced job openings, and cooling wage growth. While there is still debate whether we are in an official recession or not, the signs definitely point to a slowdown occurring. It is nearly impossible to predict the length and depth of a recession. For example, if a person had described a pandemic that literally shut down the global economy, as in 2020, predictions for the consequences would have been dire. While the



Bart Schulte, MBA, CWS®

Vice Pres. & Sr. Portfolio Manager ripple effects of the shutdown are still being felt, and it may take years before the ramifications are fully realized, it is hard to imagine that anyone would have predicted the quick rebound in the economy and asset prices.

The 2008 recession, fueled by a housing bubble, was felt much more acutely in places like Las Vegas. The recession of 2000, led by the tech boom, was more painful in tech hubs of California. The recession of 2020, caused by the government response to the pandemic, was on pace to be the most widely felt until the government quickly intervened. There are some differences this time around. If we get there, it will likely be an induced recession. Induced by the Federal Reserve's need to get inflation under control. Even with signs of slowing, the Fed is unlikely to stop raising rates this year, although the magnitude of the rate hikes is likely to come down.

The low cost of living, low cost of running businesses, and a diverse local economy provides Missouri with competitive advantages that may well insulate the local economy relative to other parts of the country should an official recession be called by NBER. Businesses should be paying close attention to their customers now, because by the time they tell us we are there it is likely that we will be way past. If you have any questions, please contact Bart Schulte at bart.schulte@centraltrust.net or (573) 302-2474.

The information in this article is not presented as personal, financial, tax or legal advice and should not be relied upon as a substitute for obtaining advice specific to your situation.

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Page 12 November, 2022 Lake of the Ozarks Business Journal

Farmer's Almanac predicts snowy winter, MoDOT hopes not

By Nancy Zoellner

What Missouri Department of Transportation officials don't want to see on their plates this fall are a bunch of persimmons with spoonshaped seeds. Folklore says that means we're in for a snowy winter.

The Farmer's Almanac, a 230-year-old publication which claims 80-percent accuracy, predicts Missouri will be a "hibernation zone, glacial, snow-filled." That's not good news for anyone for the state agency charged with keeping our roads clear.

In late October, Patrick McKenna, MoDOT director reported that despite the department's best efforts, they had not made progress filling the winter operations vacancies.

"With years of high turnover, we are nearly 30 percent below the staffing we need in order to cover more than one shift in a statewide storm," McKenna said. "If a widespread winter storm lasts more than one 12-hour shift, we will not have enough employees to fill all the trucks on the second shift and therefore it will take longer to clear the roads. Delays could be significant and will impact all regions of the state."

Dan Roeger, area engineer for MoDOT's Central District, which includes Camden, Miller, and Morgan counties at Lake of the Ozarks, as well as Cole County to the north and Laclede County to the south, said while rural areas of the state are slightly better staffed than the more urban areas of Kansas City, St. Louis and Springfield, MoDOT will share resources as well as staff with other areas who are in need.

"In years past, we've been able to pull 3,400 employees statewide who are responsible for plowing snow. Last year we were down roughly 200 employees statewide; this year we are down nearly a thousand," he said. "Some folks have retired but we do have a significant turnover issue and that's due to several reasons, pay being one of them."

Roeger said MoDOT currently starts first-year seasonal emergency operators, which must have experience and a CDL, at \$17.55 per hour. They have a market adjustment during winter storms so during emergency operations, the pay is boosted to \$20.55 per hour for rural areas of the state, "So for example, if you're a dump truck driver for a hauling company or a Ready Mix driver for a concrete company and you want to help plow snow in the wintertime, you'll start at \$17.55 and vou'll be operating MoDOT equipment. The private sector landscaping companies that offer snowplowing service, for instance - pay much more."

A check with a job search website found that most start their snowplow drivers off at \$30 to \$40 per hour.

"One thing the public needs to be aware of is that because of the staffing shortage we are going to focus on our interstates and our higher volume numbered routes – our majors and our primaries – and those are going to get continuous treatment through events, whereas our lower volume numbered routes and our lettered routes are going to be our second priority," Roeger said

In the Central District, the main routes include Interstate 44, Route 54, Route 5 north and south of Camdenton, Route 52 through Eldon, and Route 7 north of Camdenton headed toward Climax Springs.

"Once the event ends - once it stops snowing - and our top priority routes are at a near-normal condition, which means they're not necessarily clear but they're better, we're going to focus on our lower volume routes, which is Priority No. 2. Camden County Route A coming out of Linn Creek would be an example of a Priority No. 2 route. They're state-owned, state-maintained routes – they're just lesser-trafficked than higher volume routes," Roeger said, adding that Priority No. 3 – the lowest priority during an event – would be shoulders – all the clean-up work after a storm.

To refamiliarize everyone with the equipment and train any new snowplow operators, MoDOT held a statewide operation drill on October 20. The Central District participated, as did Roeger, who started with MoDOT in 2013, working in the Camdenton Project Office.

"Because we are making an effort to fill as many vacancies as we have to make the department as successful as we can, MoDOT asked any capable, willing, and able employees to help plow snow. I stepped up and volunteered to do that," he said. "I was required to plow snow through the winters in 2013, 14 and 15 until I relocated to Columbia. Then I moved to Clinton in 2017, where I served as area engineer for the Southwest District. I came back to the Central District a few months ago and I'm happy to assist where needed."

Those interested in working for MoDOT should visit MoDot.org.

For the most up-to-date information on road conditions in any winter storm, motorists are urged to use the Traveler Information Map at traveler.modot.org or available as a smart phone app on the Apple Store or Google Play.

MoDOT spent more than \$53 million on winter operations last year and used over 151,000 tons of salt; 2.4 million gallons of salt brine; and 454,000 gallons of beet juice.

Mortgage \$ense

Perks of Buying a Home at Lake of the Ozarks this Fall

The leaves are changing and it's finally feeling like Autumn around Lake of the Ozarks! You may be getting cozy in your home, but it's actually a fantastic time to buy a home at Lake of the Ozarks. Our Lake Ozark, MO mortgage lender is here to point out a few of the perks of buying this time of year!

Get in New Home Before Holidays

Buy now and celebrate Christmas in your new home! If you purchase a home this time of year, you have a good chance of getting closed & moved in before the holidays. Whether you host a large group or you keep it simple, carry on those holiday traditions in your new home this year!

Pleasant House Hunting & Moving Weather

The temps have dropped and it's the time of year when it's very nice to spend time outside. Shopping for homes brings you in and out of various properties around the area -- the weather this time of year makes it even more enjoyable! Also moving involves a lot of in and out of your new home. Avoid the blistering summer heat and frigid snow covered ground on moving day when your buy now!

Check Out Seasonal Views

Many homes around Lake of the Ozarks claim a seasonal view. You get to actually see what that looks like before you commit to a property. It's best to see it before you buy and that's exactly what you get a chance to do when you house hunt this time of year!

Change in Interest Rate

The interest rates took a sharp spike in recent months and trends



tell us that rates tend to drop some after a rapid increase like we experienced. Experts are saying that rates will lower so now is the time to get pre-approved so you can take advantage of that potentially lower interest rate when they become available.

Eager Sellers

If a home is listed for sale this time of year, the sellers are usually ready to get out & into their new property before the holiday season or by the first of the year. Take advantage of the sellers being a bit more eager in this market and secure your home this fall!

If you're ready to jump into house hunting this fall, our mortgage lenders in Lake Ozark, MO are here for you! To get pre-approved for a home loan at Lake of the Ozarks, give us a call at (573) 746-7211 or visit our website at www.yourlakeloan.com to get started!

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NMLS #: 493712
2751 Bagnell Dam Blvd Suite B
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Direct: (573) 746-7211
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A Division of First State Bank of St. Charles. Equal Housing Lender. Bagnell Dam Association of REAL-TORS®, Affiliate of the Year 2011, 2014, & 2015.

LO tax diversion

continued from page 10 customers will be charged an additional \$8.45 per month.

Apartment complexes or duplexes, triplexes, town houses, and condominiums with connected sewage systems will be charged the residential pump maintenance fee rate of \$1.50 per unit. Office complexes or other commercial customers equipped with separate toilet facilities that are on shared meters will be charged the \$8.45 commercial

pump maintenance fee.

The increase will take effect January 1, 2023

Improvements made to the system under the DNR mandate included:

- •Rehabilitation of nine lift staions
- •Replacement of hundreds of grinder pumps and control panels
- •Cleaning and CCTV (Closed Circuit Television) inspection of the gravity flow sewer system

- •Re-lining and sealing several lift station wet wells and manholes
- •Installing remote monitors which alert Public Works staff via text message of any failure within the system
- •Upgrading Twin Oaks Lift Station on Twin Oak Drive, which was delayed because the city could not obtain the needed easements from lift station neighbors.

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"Insurance Talk"

How Does Inflation Affect My Insurance Rates

Gas, food, clothing, services, etc is all increasing due to inflation. I bet you did not think that inflation would also affect your homeowners and automobile insurance rates.

Across the country we are seeing rises in homeowners' insurance. Home insurance customers are affected by the rate of inflation in many ways; the most obvious is the rise in cost of the insurance itself.

The cost of insurance is being driven by the inflation of labor & repairs costs, supply chain disruptions & shortages, and shortages of skilled labor.

Building materials have increased tremendously. Lumber prices have increased by about 250% since April of 2020 based on a report from Fox News. Steel mills products are showing an increase of about 81% from the first three quarters of 2021. Contractors, like most businesses, are facing employee shortages. As costs are increasing more and more to repair or replace a damaged home and personal property/contents; insurance companies must increase the rates they are charging for insurance coverage.

Auto insurance companies are also being affected by inflation. The cost for repairs to a car have increased, which is not all that surprising because repairing a



Katie Peacock, CISR

car is mostly labor cost.

While the technologies inside the car have changed, the need for a good mechanic hasn't. As the costs of medical services have increased over the past; even in the last 10 years. Factors include the global chip shortage, the insufficiency of rental cars. Keep in mind your car insurance also covers medical expenses for the people who are involved in car insurance claims on top of their lost wages. Per an article from The Wall Street Journal, it is unclear how quickly people will return to their old driving habits and what that will do to accident frequency. Maybe people still are not driving to work as often as they did pre-pandemic, but people have been taking a lot more road trips. Distracted driving is an issue everywhere and is on the rise; in big cities and small, people texting, talking, or otherwise preoccupied with another activity while driving is being blamed in part for more crashes.



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It's the right time to become a community hero

By Nancy Zoellner

If you've ever wanted to make a difference in your community by becoming a law enforcement officer, now is the time to take action.

Governor Mike Parson just announced the launch of the \$1 million "Missouri Blue Scholarship" fund to help attract more Missourians to law enforcement careers and address officer shortages in law enforcement agencies across Missouri. The Missouri Blue Scholarship pays \$5,000 toward the cost of a Missouri resident attending a law enforcement academy in the state. Missouri Blue Scholarships are now available and will be awarded on a first come, first served basis.

Lake area residents who have a desire to protect and serve can attend the academy without leaving home. The Missouri Sheriffs' Association has a part-time class beginning January 24, 2023 that will be held at the Camden County Sheriff's Office in Camdenton. The Peace Officers Standards and Training (POST) certified 700-hour academy, which not only meets but exceeds the state's requirements, qualifies for the

scholarship program.

Setting it apart from other law enforcement academies, the MSATA holds classes in the evening and on Saturdays and some Sundays, which allows students to live at home and hold down



there, done that," and who are able to share insight — make it real — while passing along their knowledge to students. Students learn everything from Constitutional law to defensive tactics, driving skills to ethics and pro-



curity Officer Certification. The MSATA is the only academy in the state offering those certifications. For more information on how to apply, visit mosheriffs. com/academy or call the MSA at 573-635-5925.



If you've been considering a career in law enforcement now may be the time. Governor Mike Parson just announced a law enforcement scholarship for those wishing to enter the field and the Missouri Sheriffs' Association has a POST-certified academy starting in January at the Camden County Sheriff's Office. Those who want to attend should apply for the scholarship – now.

their regular jobs until they graduate. In addition to Camdenton, the MSA also has part-time academy classes beginning early next year in the cities of Union, Reeds Spring, Chillicothe, and Clinton.

All instructors are licensed and regulated by the POST Program, a Division of the Missouri Department of Public Safety, and they are all working or retired law enforcement officers, judges, firefighters, attorneys or other professionals who have "been

fessionalism; Homeland Security and terrorism to juvenile law; first aid to firearms training; and court and jail operations to wellness and physical fitness.

Those who successfully complete the program will not only graduate with a Class "A" Peace Officer License, which allows them to work at any sheriff's office or municipal police department in Missouri, they will also graduate with 120-Hour Jail Officer Certification and Court Se-

Gov. Parsons, a former sheriff, said they established Missouri Blue Scholarships to help attract recruits who may not have the resources to attend a law enforcement academy.

"Our men and women who choose law enforcement careers are making a commitment to serve and sacrifice in order to make Missouri communities safer," Governor Parson said. "...and it comes as many law enforcement agencies are experiencing

officer shortages."

The scholarships are available until all available funding is utilized. Applicants must be U.S. citizens and Missouri residents attending or planning to enter a law enforcement academy. Missouri Blue Scholarships are paid directly to the law enforcement academy after completion of eight weeks of training. The scholarships are available to non-sponsored law enforcement training academy recruits (those whose tuition is not being paid by a law enforcement agency).

Missouri Blue Scholarships are awarded first come, first served.

Must be a Missouri resident.

Must be a high school graduate or equivalent.

Must be a U.S. citizen.

Must be 21 or older on date recruit takes the Missouri POST license examination

Missouri Blue Scholarship recipients' training academy class must begin by June 1, 2023.

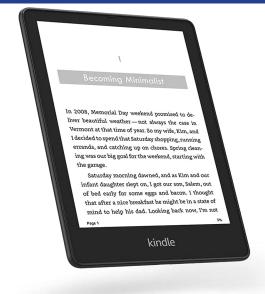
To apply for a Missouri Blue Scholarship go to dps.mo.gov and click on "Missouri Blue Scholarship". For questions call (573) 526-2765.

TECHNOLOGY AND LIFESTYLE



Apple iPad

Their base model of the wildly popular tablet jumps more than \$100, but now features 4 colors; blue, pink, yellow, and silver. A larger 10.9" Liquid Retina 2360x1640-pixel resolution display and for the top models, support for 5G cellular. Gone is the proprietary Lightning port in favor of the universal and now-common USB-C port for charging. The new Magic Keyboard Folio features a back cover with stand and a magnetically-attaching keyboard (\$249 separately). Also, the front facing 12MP camera is now mounted on the long side, better for horizontal uses. The camera now supports 4K video with 240 fps slo-mo. Along with the camera, new landscape stereo speakers with dual microphones. Wi-Fi is also upgraded for this year, with a theoretical throughput of 9.6 Gbps. Inside, the A14 Bionic chip comes to iPad, delivering a 20 percent increase in CPU and 10 percent improvement in graphics over the previous generation. \$449 and up. Apple.com



Kindle Paperwhite

Read? Who reads books anymore with the internet being so pervasive? More people than you think. There's nothing quite like the feel and smell of a new book. But for many, shifting to digitally-delivered books is the way. The Kindle does the paperback look better than anyone else, with the non-glare 6.8" 300 pixel per inch display. It reads like real paper, even in bright sunlight. The Signature edition ships with wireless charging and 32 GB of storage space for literally thousands of books you take anywhere. The online store has millions more. You can even take this one to the beach with its IPX8 water resist rating. \$189 Amazon.com

Cool Gadgets and Gizmos for the Geek in All of Us



Anker **Powercore III Elite**

With all of the electronics for Christmas, how do you keep them all charged? Trusted by those that know, Anker has announced the PowerCore III Elite 25600 mAh battery pack -- it can even charge your laptop-- along with your phone, tablet, you name it-- via a fast USB-C connector, and rather impressively, a bundled fast wall charger and USB-C cable. It also rocks a pair of full power 5V USB ports, so you can simultaneously charge up to three devices. Unlike some other brands, capacity is assured. **\$160 Amazon.com**

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Managing Rental Property

Time to Update

At the Lake of the Ozarks, the number of vacationers significantly drops off when the cold weather sets in and the lake itself can't really be enjoyed. This creates the perfect opportunity to update your vacation home or condo and get it ready for next season. Whether you're wanting to do a major remodel or just add a few small pieces to spruce it up, the winter season is the time to do it!

For a small budget, some little things can go a long way. Consider replacing your bedding, updating throw pillows and artwork, or adding some lamps. Lamps are often overlooked, but they can really change the look of a room quickly. It's especially important that if your room does not have overhead lighting that you have ample lighting from lamps, either tabletop or floor lamps. During the holiday sales, you can also add books and games, small kitchen items, and televisions to your property without breaking the bank. Many of our guests ask if the property has smart TVs, if there's anything to do there if it's raining outside or if there's a crockpot available for their use. Think about what you would want to use on vacation and add those items to your rental property.

You want to think about the functionality of your space as well. Do you have side tables or a coffee table? People need places to sit their drinks. Do you have enough seating for the amount of people that the rental can sleep? You want to make sure that if you have sleeping arrangements for 8 people, you also have enough seats for 8 people to dine comfortably. These seats can be split between a dining table and a breakfast bar if needed. If your place is miss-



Erin Burdette

ing certain pieces of furniture, now could be the time to add it. If your furniture is outdated, now is a great time to upgrade. Speaking of outdated, take a look at your fixtures and hardware. Maybe you have brass light fixtures, old ceiling fans, or outdated bathroom hardware. Now is a great time to replace to items and modernize your space.

If you're really looking to overhaul your property, a fresh coat of paint and new flooring is a great place to start! These items can really transform your space and make it stand out when compared to other rental properties. Other areas to take into consideration would be curtains, blinds and outdoor furniture. Again, you want to make sure there is enough outdoor seating for everyone to enjoy. No matter your budget, there's always something you can do to improve your property and attract new auests.

Erin Burdette is the Director of Business Development for Your Lake Vacation, the largest vacation rental management company at the Lake of the Ozarks. If you are looking for a vacation rental manager or just looking for some friendly advice, call our office at 573-365-3367 or e-mail the owner at russell@yourlakevacation.com. Happy renting!



Press Releases



The Camdenton Area and Lake Area Chamber of Commerce recently held a joint chamber ribbon-cutting ceremony for newer member, Encompassed Purpose, a local not for profit, at their new location in Macks Creek. Many were in attendance at this event and able to view the new 8,000 square foot facility.For more information call 573-286-5625, www. encompassedpurpose.com, Encompassed Purpose Coaching | Facebook and Encompassed Purpose Ministry and Outreach | Facebook



Crosswords Solution

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Lake Ozark will soon get new city administrator

By Nancy Zoellner

Although it would not be made official until the board voted on it at their November 8 meeting (after this issue of the *Lake of the Ozarks Business Journal* went to press) it is expected that Harrison Fry will be appointed to serve as the next city administrator of Lake Ozark. He has served as the assistant city administrator for the past two and a half years.

Fry will replace City Administrator David Mitchem, who is stepping down.

"My contract was for one year and that one year is up November 14," Mitchem said in a later interview. "Harrison will do a wonderful job. I think he's one of the smartest people I've met and he has that gentlemanly air so he gets along with everyone. I have every confidence that he will serve the city well."

Fry was hired in mid-2020 after a nationally advertised search was conducted by the executive recruitment firm Baker Tilly at the cost of \$22,000. The firm considered more than 20 candidates before narrowing the search down to two. Following an indepth interview with the mayor, board of aldermen and city administrator, the board voted to offer the job to Fry, and he accepted.

Originally from Tennessee, Fry, who received both his master's degree in Public Administration and bachelor's degree in Management from Murray State University in Murray Kentucky, had recently completed a city management internship with the city of Paducah, Kentucky. While working with Paducah, a community of 25,000, he performed policy review, conducted research and budget analysis, and assisted the city's leadership team with a variety of special projects and strategic planning initiatives.

The news that Mitchem had turned in his resignation was shared at the end of the closed session, held after the regular Lake Ozark Board of Aldermen meeting on October 25. When returning to the dais after about 20 minutes in closed session, Mayor Dennis Newberry said that they had accepted resignations from both Mitchem and Richelle Christensen, who served a number of years as the municipal judge.

Mitchem started the job November 15, 2021. He replaced City Administrator Dave Van Dee, who retired October 29 after nine years with the city.

In his letter of resignation, Mitchem wrote that it had been a pleasure to serve and that he was "impressed with the Board's commitment to making Lake Ozark attractive to developers, businesses, and residents. The city's team of employees are skilled and talented. They truly understand what it means to be public servants. I believe we have made good progress with improvements in city policies and finances."

Christensen's resignation, effective December 31, was given in anticipation of her uncontested election to serve as the Camden County prosecutor. According to Fry, her letter of resignation was given in advance of this date so that a suitable replacement as municipal judge could be nominated and have ample time to prepare for the job. He said they anticipate that a nominee will be provided at the November 8 board of aldermen meeting, with work to begin for the new judge on January 1, 2023.

Prior to going into closed session, the board voted too change the reporting structure of staff.

During the board's October 5 work session, the board discussed reporting relationships.

It was recommended that department heads report to the city administrator. At that time, only the public works director was under the supervision of the city administrator. The other department heads reported to the board of aldermen and mayor.

Mitchem said that if the board of aldermen look to the city administrator to carry out its policy decisions, then that person needs the authority to do so. Typically, a city administrator's authority includes supervision of department heads.

At the October 26 meeting, aldermen approved an ordinance that modified the organizational chart so the city clerk, treasurer, police chief and public works director are now all under the direct supervision of the city administrator, who will be charged with conducting periodic performance reviews.

It's the same in other Lake municipalities.

Osage Beach City Administrator Jeana Woods said per their City Code, the city administrator is the chief administrative officer, subject to the mayor of the city and coordinates and supervises the operations of all departments within the city. "Although there are six other appointed officials in addition to myself who are appointed by the governing body (verses being hired by the city administrator), I am their direct supervisor. I handle all their evaluation and reviews as I do with all my direct reports, but I do have a process to include the governing body since they are appointed by them. Those five are the police chief, city clerk, city attorney, city treasurer, building official, and city planner."

Camdenton City Administrator Jeff Hooker said the department directors report directly to him and he reports to the mayor and board of aldermen.

BUSINESS JOURNAL

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Page 18 November, 2022 Lake of the Ozarks Business Journal

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November 3: Modern Day Technology - Using Hardware To Work Smarter, Not Harder!

Every day small businesses are faced with the decision to upgrade their IT to new technology or to stick with the hardware they already have. The key to making a decision about your business's hardware is to understand what new IT is available and how it can help your business.

In this webinar, we will discuss new enterprise IT products, how they can influence your business and what is the next steps in your technology journey. What you'll learn:

- · What type of IT hardware is worth investment
- · How hardware can alleviate day to day IT tasks
- · How hardware can help with management, security and resiliency planning

About the Presenter

Katy Drozd currently works as a Complex Solutions Specialist at Dell, where she is responsible for large enterprise projects and is an informative resource for her sales team.

November 8: The Entrepreneurs Pathway to Capital – A Fresh Approach to Capitalize Your Business

No two businesses are the same, and every business experiences a unique journey when it comes to finances and finding capital. Entrepreneurs need to know how to evaluate their specific business needs to plan the pathway to capital.

In this webinar, you will learn how to evaluate your business needs, determine your long-term goals and how to identify the proper capital for your business. You will learn:

- · Common challenges and resources to obtain capital
- · Types of capital are available based on business lifecycle, size and goals
- · Identify potential solutions to help on the pathway to securing capital

About the Presenter Mike Bollinger is head of Inclusive Small Business Banking at Live Oak, which provides education, banking, and capital to minority, women, and veteran owns small business owners.

November 9: Do You Have the Personal Finances to Start a Business? Step-by-Step Financial Assessment Workshop

Can you afford to quit your job and devote yourself to starting a business, or should you build your business as a side project? Financing a start-up is not easy and knowing how much money you have to work with will help you avoid financial pitfalls.

It's time to get real about your personal finances. In this webinar, our expert presenter will take you step-by-step through our financial assessment workshop. You will learn:

- · How to fill out a personal financial statement
- · If you need to master personal money management before going into business
- · If you have a good credit score or if you need to build your credit
- · How personal debt can affect your ability to receive outside financing

About the Presenter

Julie Brander is an experienced entrepreneur, who has built businesses from the ground up, including manufacturing, wholesale, retail, and non-profit businesses.

November 15: Supplier Diversity & Certifications - You Have Ouestions, SCORE Has Answers

You've viewed the Supplier Diversity & Certifications course modules and have learned or confirmed that your business classifies as a diverse supplier. You are interested in learning more, getting questions answered, seeking new opportunities to grow your business and/or potentially pursuing certification for your business.

This live Q&A, facilitated by a certified SCORE mentor and subject matter expert, will dedicate the full duration of time to answering your specific questions about Supplier Diversity & Certifications, supplementing content from the course modules you viewed and enriching your learning experience.

Before attending, it is recommended that you:

· View the Supplier Diversity & Certifications course modules

- · Submit your question(s) via the registration form
- · Or prepare your question(s) to submit during the live session About the Presenters

Carol Koffinke is currently acting in the capacity as a subject matter expert in the area of federal certifications, contracting, and business development.

Cynthia Rhodes Business Start-up and Expansion Strategic Planning Sales and Marketing Plans Sales Enablement Increase Productivity Business Analysis Credit/Finance Entrepreneur Work/Life Balance Small Business Owner of Rhodes Porter Management Consulting.

Karen Williams is the District Director for the Washington, DC SCORE District. She is a member of the SCORE Advisory Council and the SCORE Women's Cohort Group. Previously, Ms. Williams was the Chapter Chair of the Washington, DC SCORE Chapter.

November 17: Live Q&A - Expert Advice for Veteran Entrepreneurs

Join us as we celebrate the brave men and women who have served our country and recognize the successes of veteran business owners!

In this webinar, our expert panel will answeryour questions, offer advice on starting businesses, and discuss the challenges and opportunities of owning a business. This is your chance to get your questions answered and learn from experts and veterans who have successfully started their own businesses.

About the Presenters

Peter W. Fong can help clients with business plan canvas, financial projections, access to capital, marketing/branding, exit strategy evaluation, NP and grants.

Ge Pao Xiong is currently a Warrant Officer One assigned to the 1-140th Assault Helicopter Battalion, with duties as a Blackhawk pilot.

Sergeant First Class Pangia Xiong serves as the Senior Supply Sergeant at 1106th Theater Aviation Support Maintenance Group and has over 18 years of military service with the California Army National Guard.

Bob Garcia is a member and past president of the Fresno Sunrise Rotary club, an active member of Central Valley SCORE, he

continues on page 25

As the Lake Churns

Changing, But Not Crashing

The market is changing and adjusting, not crashing. Here are some things to keep in mind if you are going to be involved in a real estate transaction during this time.

More days on the market doesn't mean its time make low ball offers. Have your agent prepare a market analysis for you (something you should do any time you are purchasing or selling a property) so you can see what the property is worth and how that particular property type is trending. If you've been losing out to other offers already, this will still happen in today's market.

Well priced, desirable properties will still sell quickly and with multiple offers. If you are a seller, it is extremely important to have your property in excellent condition and have a pricing strategy that fits your particular property. As a buyer, make sure your funding or financing is in order, and have your agent talk to the seller's agent to see if there are items of importance to the seller beyond the list price that you can use in your offer to help make your offer more convenient.

As interest rates climb, and the market cools, buyers are becoming more concerned about purchasing a second home. I feel that we have reached the peak of the rapid price growth that was set in motion by the pandemic. As we enter the next phase of the real estate market, national and global economics and conditions will factor into what happens at the Lake but we also have a great deal going on at a local level that is very promising for our property dollar values.

Compared to real estate across the nation, Lake of the Ozarks' property was considered a bargain by the masses of people who recently discovered our area. I have personally felt the same way considering the price to own waterfront property with private docking here versus other areas where those rights are usually much more restricted and come with a higher



Real Estate and Lake News with C. Michael Elliott

price tag.

There is an immense amount of commercial development continuing to move forward around the lake area from a new entertainment complex by the Grand Glaize Bridge to the Osage Casino by the Osage River Bridge. This will bring more attention to the lake. As these developments progress, workforce housing will have to be addressed to handle the influx of employees drawn to the new businesses. On another note, the confidence in our area shown by so many new small business owners that have opened up all around the Lake area is phenomenal. I am so impressed by the amount of offerings available and the entrepreneurship present in our community. It's truly an exciting time for Lake of the Ozarks.

If you are considering selling, right now is the time to talk about your property's value and how it would be positioned in today's market compared to what it might look like to wait until Spring 2023. Please call me, I'm here to help.

Michael Elliott has been selling real estate at the Lake of the Ozarks since 1981. He is one of the most respected brokers in the area and operates a boutique office focused on personal service. If you would like to work with Michael in the sale or purchase of property, or have interest in a career in real estate, contact him at 573.365.SOLD or cme@yourlake.com or stop by C. Michael Elliott & Associates located at 3738 Osage Beach Parkway. Data from Lake of the Ozarks MLS January 1, 2022 through September 27, 2022.

Submit your Press Releases to: Lakebusjournal@gmail.com

Please remember to include photos if available, captions detailing the photographs and your information in Word (.doc) files

rossword Puzzle

THEME: ANIMAL WORLD ACROSS

- 1. Canned meat
- 5. Like low relief
- 8. First prime number
- 11. Itty bit
- 12. Deity, in Sanskrit
- 13. Adams of "Summer Of '69" fame
- 15. Wild plum in gin fizz
- 16. *Type of mountain goat
- 17. *Nest for an eagle
- 18. *Plant and animal lover
- 20. *Dapple animal mark
- 21. *Conform, according to Darwin
- 22. Battleship game success
- 23. Summer shoe
- 26. Famous Roman historian
- 30. Don McLean: "A long, long time
- 31. Diaphragm spasm
- 34. Reluctant
- 35. Whatchamacallit
- 37. "Days of Lives" soap opera
- 38. Like Halloween
- 39. On a deck, perhaps
- 40. Assembly of all members
- 42. Card with single pip
- 43. Hindered
- 45. Unfortunate outcome
- 47. Business master
- 48. Soil for cultivation
- 50. Highlands hillside
- 52. *Host's unwelcome guest
- 55. Dough
- 56. Biblical birthright seller
- 57. Volcanic rock
- 59. Rainbow-producing device
- 60. *Badger's den
- 61. Newspaper piece
- 62. Hair controller
- 63. Miner's bounty
- 64. *Deer group

Solution on page 17 **DOWN**

- 1. Sib
- 2. Horseback rider's ball game
- 3. Minute bit
- 4. Dionysus' follower
- 5. Yardbird's jazz style
- 6. Deflect
- 7. Original home of the Saxons
- 8. Pro's opposite
- 9. Hang around
- 10. Bit of binary code
- 12. Festival of Lights
- 13. Fundamental
- 14. *Snake or lizard
- 19. Montana's neighbor
- 22. Accident
- 23. Long stories
- 24. To take in and feed livestock for payment
- 25. Like Curious George
- 26. Zig or zag
- 27. Synagogue scroll
- 28. Carthage's ancient neighbor
- 29. *First animal clone
- 32. * -blooded, like a snake
- 33. Prompter's line
- 36. *Orca and elephant, but not crow or fish
- 38. Gives off
- 40. Princess tester?
- 41. Two dots above a letter
- 44. Letter-shaped girder
- 46. Civil War battle
- 48. Policeman's shocker
- 49. About to explode
- 50. Not the life of the party
- 51. Agitate
- 52. 100 centavos in Mexico
- 53. Measuring roll
- 54. "Happily after"
- 55. Frugal driver's acronym
- 58. Put together

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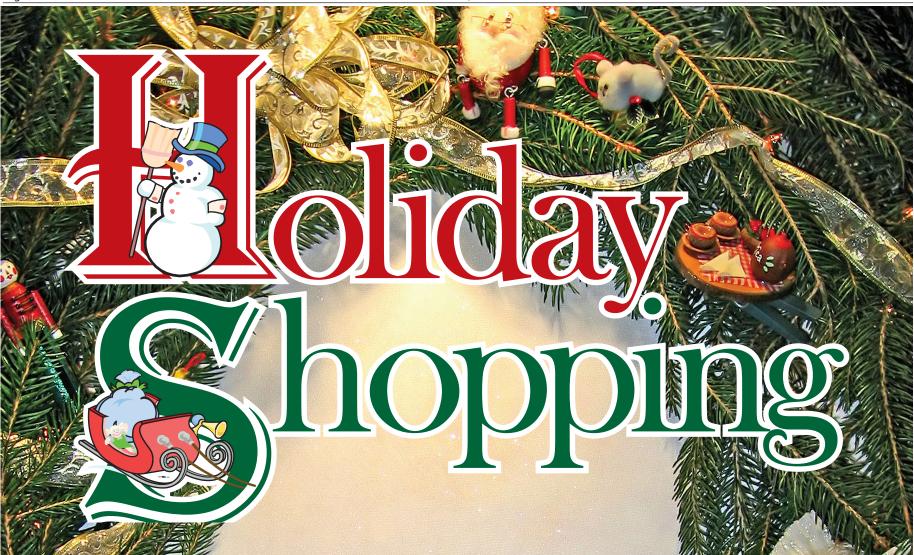
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Christmas Shopping Extraordinaire Gift Guide

with Nancy Hogland

Eldon Drug

If your Christmas list includes a Mizzou fan, a snowman collector, a child, a diffuser user, a candle lover, or farmhouse fan then hurry on over to Eldon Drug, located at 101 South Maple Street in Eldon, where you will find something to delight everyone on that list. Their gift shop carriers the best of Brownlow Gifts, Carson, Hanna's Handiworks, Melissa and Doug, Molly & Drew, Soy Wax, Willow Tree and Simply Southern - and then some. You won't be disappointed and neither will the recipient of any of their beautifully crafted gifts. But buyer beware! You probably won't be able to make it out without picking up a few things for yourself!

Roaming Gypsy

Buying for Yellowstone fans this holiday season? Then giddyap over to the Roaming Gypsy! Located at 3797 Osage Beach Pkwy North, Unit F-7, in Osage Beach, you'll find a Gypsy Yellowstone collection of Tees, True Turquoise jewelry, Gypsy footwear, Myra Collection bags and oh so much more! Check out their website at roaminggypsyboutique.com. Yippee yi yo kayah! Who says the best gifts have to come from

Santa

And there's more at the Landing on Main Street

Tired of the blackest of all Friday stampedes, where you'll be sure not to delight your friends and family members with duplicates of last year's uninspired gifts? Then try something new

this year. Open up your Zoho Calendar app and schedule a trip to the Landing on Main Street in Osage Beach from 10 a.m. to 5 p.m. on Saturday, November 19 for the Christmas at the Landing Shopping Event!

You'll find 10 shops filled to the brim with merchandise and decor, ready to help you ring in the holiday spirit. Shoppers can enjoy live music in the courtyard (weather permitting) while sampling snacks and other refreshments in the store. While you're there, you can also pick up a few "giveaways" and enter to win a gift basket worth over \$400 in fabulous merchandise from boutiques.

Kick off your trip with a stop at Shabby Chic Boutique. The quaint shop has an unmatched selection of romantic clothing, Boho vibe, western denim, bags and hats, unique jewelry, cute graphic tees, vintage décor – and a whole lot more! You are guaranteed to find items you have never seen before.

Their motto: Shabby Girls Live in a Beautiful World.

A warmer way of living awaits those who shop – or receives gifts – from Chestnut Ridge where you'll find fine home furnishings and all the trimmings as well

as a full line of Brighton purses, hand bags, shoes, belts, and accessories. Every person on your list would love to have any of these beautiful decorative items for their homes and for their lives.

Want to be everybody's favorite gift giver? Visit Blair & Co. Confectionery, the home of Ozark Maid Candies, which offers the best homemade fudge and candies at the Lake. For a special gift for your favorite Lake-lover, check

out the handcrafted wood maps of Lake the Ozarks. They're absolutely beautiful and a gift that will be treasured for a lifetime. If you're hosting a Christmas open house of your own, let them help you plan a Christmas candy charcuterie board.

Then strut on over to Peacock Lane, a unique boutique featuring home decor, furnishings, apparel, Kendra Scott jewelry and – of course – much more!

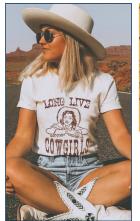
Shopping is hard work. You're sure to need sustenance to keep you from getting weary as you seek yuletide treasures. That's where Yankee Peddler Tea Room comes in. You'll find an absolutely amazing selection of pies to kick off a tasty lunch selection of soups, salads and sandwiches. Remember – life is short. Eat desert first!

Don't miss American Elm Co, which partners with leading national and international designers, suppliers and local artisans of the most eclectic, unique and fascinating products in the home decor, furnishings and gift arenas.

Your trip won't be complete without stops at the Front Porch and the Back Road Traveler Mercantile, which brings vintage and new to LOZ.



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stmas Gift G

Time is running out, and you still haven't found just the

right gift for that special someone—what to do? Dash to the store, and wander the aisles aimlessly waiting for something that screams "buy me!"? For the rest of us, here's a short list of some gift ideas that may be just the thing.

Tozo T-10 Bluetooth 5.3 Earbuds

Whether they are listening while jogging, watching late night TikToks on their phone or listening to the latest Spotify list—these wireless Bluetooth earbuds will let them enjoy audio content with quality sound and a long-lasting battery. 25.99 Amazon



Who doesn't like to stay warm and toasty when it's cold outside? The holidays are full of joy and family but are also in the winter. This comfy cozy robe is made from machine-washable microfiber that never shrinks or pills. 127.00 Nordstrom.com

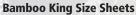


Amazon Echo Show 8

CozyChic Unisex Robe

Their second generation of smart display with Alexa built-

in features a 8" HD touchscreen with adaptive color and stereo speakers. Make video calls with the built-in 13 MP camera that also allows you to take a look remotely while you're away. Plus all of the things you can do with an Alexa device. 129.99 Amazon



Egyptian cotton has nothing on these bamboo sheets. Those-inthe-know go for the comfort and breathability of soft, moisturewicking bamboo. The set features one flat sheet, one fitted and two pillowcases. King size sest 306.00 Cozyearth.com



Horti Order a Jungle

For the green thumb on the list, this box comes with a variety of 4-inch plants in grow pots with instructions for their care, on cards for each. There's also an option for a subscription that will let them get a monthly supply of new green for their home. 70.00 HeyHorti.com

InvoSpa Shiatsu Foot Massager

For that someone who has everything—and sore feet, InvoSpa's Shiatsu Foot Massager will relax, invigorate and unwind with three programs and two massage modes. Infrared heat function, adjustable intensities, Shiatsu massage

and air compression functions. 80.00 Amazon



23andMe Ancestry **Traits Service**

Still can't find just the right gift? For something a little on the unusual side—this kit can help look deeper in to your past and discover your roots. It traces ancestry and DNA, helping to map out a family tree. **99.00** Amazon











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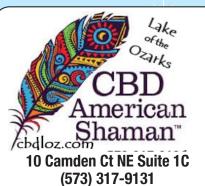
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Great Holiday Gift Ideas for Kids

Stumped for holiday gifts for kids? Brighten the season for little ones by checking out these great gift ideas below:

Unique Experiences

One-of-a-kind experiences can expand a child's worldview and help create lifelong memories. There are numerous ideas to consider that will appeal to a broad range of interests. For a sports enthusiast, consider a one-on-one outing to a major or minor league game. Many teams host special theme nights for fans, so you may want to do a little research so you can dovetail your plans with an event geared toward kids.

For a budding musician, consider a gift certificate to a local music center that could be put toward the instrument of their choice or lessons with an instructor.

Finally, if your gift recipient loves exploring the natural world, gift them tickets to the zoo or aquarium, or take them on an outdoor adventure where you can hike the trails and spot real-world flora and fauna.

Notable Toys

When it comes to selecting the best toys, you can take some of the

guesswork out of the equation by referring to the Toy Foundation's Toy of the Year Awards (TOTY). Toys nominated for this distinction represent the best of the best, and are beloved by kids and parents alike.

Winning in the Creative Toy category, the *Magic Mixies Magical Crystal Ball* lets kids create a fortune-telling pet inside the crystal ball, with an interactive light-up wand that reacts to the ball



itself and the Magic Mixie. Summoning the 'Magic Mist' gives the Mixie its voice and color. They can then teach the Mixie. More than 80 lights, sounds and reactions. Allows for multiple re-uses and can be utilized as a night light. \$85

Nominated for the Infant/ Toddler category this year is the *VTech Level Up Gaming Chair*. Boasting a swivel chair, joystick and pretend headphones, this preschool game station gives little



gamers an opportunity to be just like big-kid gamers. With no Wi-Fi required, the interactive gaming tablet teaches letters, numbers, animals and music with gaming sound effects, and progresses with kids to teach words and meanings. The tablet even detaches from the tray to be taken on-the-go. \$45

Nominated in the Plush toy category is the *LeapFrog My Pal Scout Smarty Paws*, a cute, cuddly and customizable friend. Little ones can touch his front paws, ears and back paw for silly reactions, music, lullabies, games and mindfulness exercises. You can even personalize the play and learning across more than 15 activities by programming Scout with your gift recipient's name and their favorite food, color and animal. Scout

introduces first words, counting, feelings and emotions, and even



teaches kids how to spell their own name. \$25

A third TOTY finalist you'll want to consider putting on your gift list is the *LeapFrog Clean Sweep Learning Caddy*, which shows kids that cleaning can be all fun and games with boogie-down dance breaks and silly directions



like, "Hop while you mop! Now dance to the left and dance to the right!" The cute face on the bucket lights up and sings as kids pretend to clean, with a press of the pedal the mop spins, and as you pump out imaginary soap it makes funny squirting sounds. To shop these and other TOTY-nominated toys, visit amazon.com. \$30

Last but not least is the winner from the Grown Up Toy category, and yes it's a Lego; *The Office Playset* - recreating an American workplace inspired by the hit mockumentary "The Office".



Kids of all ages can build familiar areas of Dunder Mifflin's Scranton office with Lego bricks including the boss Michael Scott's office-- which slides out and can be displayed on its own. The set includes 15 Lego minifigures and the cat Garbage. Lego play sets have become highly collectible and sought after by serious collectors. \$250

From tailored experiences to this year's best toys, you can have all your gifts for kids covered and avoid some of the usual stress of the holiday shopping season. Statepoint



Oasis at Lakeport

continued from page 1 with the Osage Beach community to build a new entertainment district for generations to enjoy," said Todd Schneider, co-managing partner of SkyView Partners. "We look forward to elevating the family friendly offerings at this proven tourist destination."

"I am pleased to announce another development in the city of Osage Beach," said Jeff Tegethoff, founding principal of Tegethoff Development. "The Oasis at Lakeport project furthers my commitment to this community and its future."

Fred Ross, owner of Big Thunder Marine and the Lakeport property, said he saw immense potential in the location since he first embarked upon the four-year endeavor of its acquisition. "Our pursuit of this property was propelled by an unwavering vision of its eventual development into an iconic family focused entertainment epicenter, and a tremendous asset to the Lake of the Ozarks. I couldn't be more thrilled to partner with SkyView and Tegethoff to execute upon this vision, and witness its manifestation into what will soon contribute endless memories to visiting families, and immense commerce to the Ozark community."

Osage Beach Mayor Michael Harmison said he was pleased to work with SkyView Partners and Tegethoff Development to help deliver such a large investment to the city. "This world-class team has a proven track record of providing high quality developments and attractions across the U.S."

The project is expected to gen-

erate more than 500 jobs and bring 500,000 visitors to the state.

For more information and future updates, visit www.oasisat-lakeport.com.

About SkyView Partners

SkyView Partners actively pursues amusement-oriented development opportunities throughout the United States. Current attractions operating under the SkyView Partners umbrella of companies include the SkyView Atlanta Observation Wheel located in Atlanta, Ga.; the San Francisco Carousel and Bay Plunge Tower located on Pier 39, part of the historic Fisherman's Wharf in San Francisco, Calif.; and the Sky-Star Observation Wheel, currently located in Golden Gate Parkin San Francisco. With a combined 40 plus years of experience in commercial real estate development and amusement attraction operations, SkyView Partners brings a unique skill set to every project.

About Tegethoff Development Tegethoff Development is the preeminent luxury lifestyle developer in the Midwest. With experience in master planned suburban mixed-use, historic renovations and boutique urban apartments, Tegethoff develops trophy assets in the communities they serve. Their roots in the Midwest region and on-the-ground perspective allow them to anticipate the trends driving the future of real estate in each market. Tegethoff Development has curated a collection of highly desirable, location-driven properties that offer modern amenities and aesthetics today's residents desire.





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continued from page 18
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Stan Booth has over 20 years of E-commerce experience. He is a SCORE volunteer serving as a mentor and the webmaster at the Dallas chapter.

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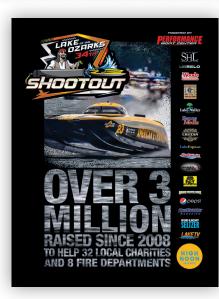


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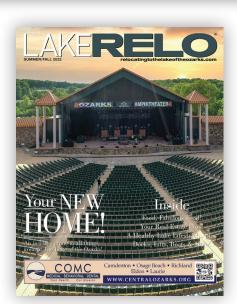




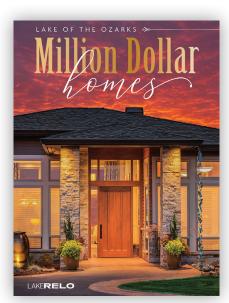
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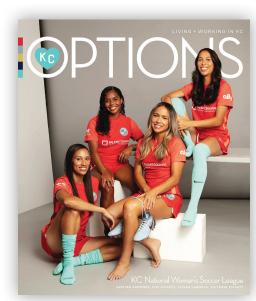
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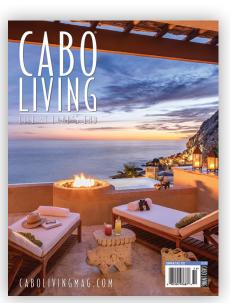
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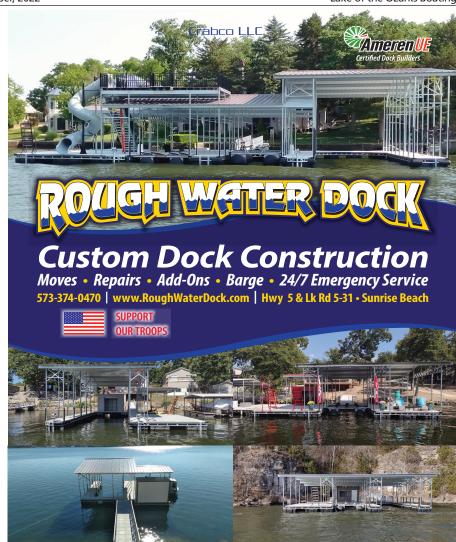
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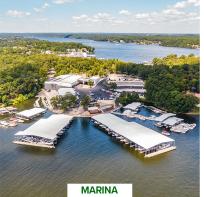
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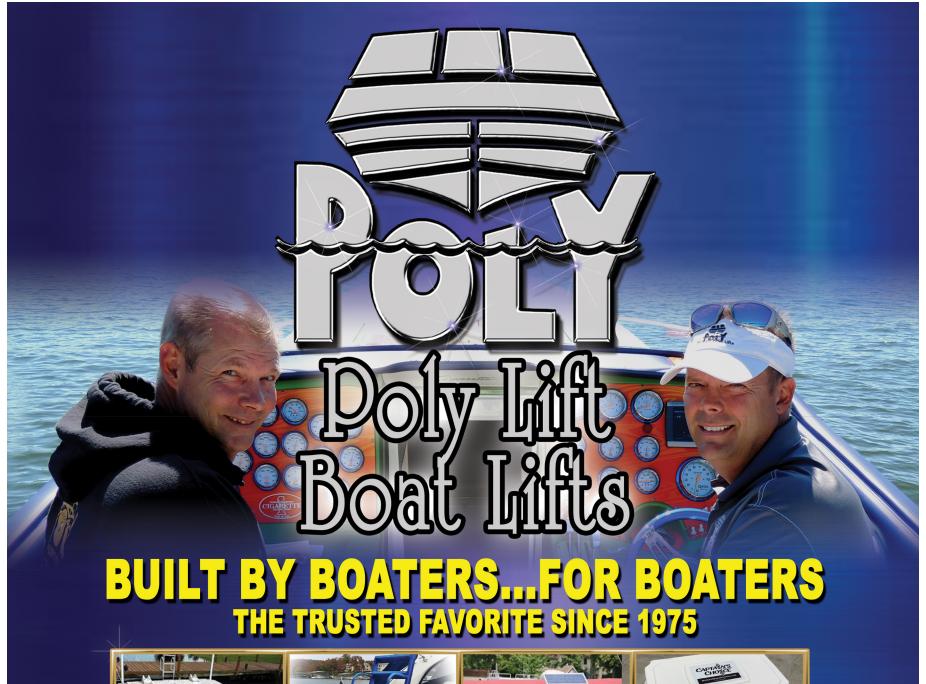






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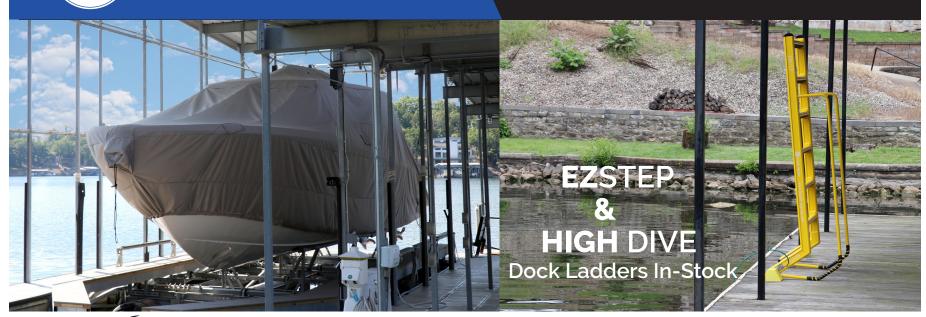


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